

### Urban-rural differences in quality of life across the European Union

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### Urban-Rural Differences in Quality of Life across the European Union

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# Urban-Rural Differences in Quality of Life across the European Union

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## Abstract

This paper analyses the European Quality of Life Survey 2003, to explore urban-rural differences in income, deprivation, and other life domains. The main conclusion is that the richest countries in the EU show little evidence of significant urban-rural differences, whereas, in the poorer countries of the east and south, rural areas have a much lower level of perceived welfare and quality of life, particularly in the candidate countries. Despite this, subjective well-being is not significantly different, and this paradox is explored through multi-level modelling. The paper concludes by considering the policy implications for rural policy, urban policy and cohesion policy.

**Key words:** Quality-of-life; rural; Europe; cohesion; CAP.

**JEL classifications:** Health, education and welfare (I31); Urban, rural and regional economics (R).

Les écarts urbano-ruraux de la qualité de la vie à travers l'Union européenne.

Shucksmith et al.

Cet article cherche à analyser la European Quality of Life Survey 2003 (enquête sur la qualité de la vie, conduite en 2003) afin d'examiner les écarts urbano-ruraux des revenus, des privations et dans d'autres domaines de la vie. Le principal résultat est le suivant: les pays les plus riches de l'Ue font peu de preuves des écarts urbano-ruraux sensibles, tandis que, dans les pays plus pauvres de l'est et du sud, les zones rurales montrent des niveaux de bien-être et de qualité de la vie perçus beaucoup moins

élevés, notamment dans les pays candidats. Néanmoins, le bien-être subjectif ne s'avère pas vraiment plus différent, et on examine ce paradoxe à partir d'une modélisation à plusieurs niveaux. Pour conclure, l'article considère les implications pour les politiques rurale, urbaine et de cohésion.

Qualité de la vie / Europe / Cohésion / Pac

Classement JEL: I31; R

## **Unterschiede zwischen Stadt und Land hinsichtlich der Lebensqualität in der Europäischen Union**

Mark Shucksmith, Stuart Cameron, Tanya Merridew and Florian Pichler

### **Abstract**

In diesem Beitrag analysieren wir die Europäische Erhebung zur Lebensqualität von 2003, um Unterschiede zwischen Stadt und Land hinsichtlich der Einkommensunterschiede, der sozialen Benachteiligung und weiterer Lebensbereiche herauszuarbeiten. Die wichtigste Schlussfolgerung lautet, dass in den reichsten EU-Staaten wenige Anzeichen für signifikante Unterschiede zwischen Stadt und Land vorhanden sind, während in den ärmeren Ländern im Osten und Süden die ländlichen Gebiete ein weitaus niedrigeres Niveau an subjektivem Wohlstand und Lebensqualität aufweisen; dies gilt insbesondere für die Kandidatenländer. Dennoch sind hinsichtlich des subjektiven Wohlergehens keine signifikanten Unterschiede festzustellen; dieses Paradox wird unter Einsatz mehrschichtiger Modelle untersucht. Zum Abschluss untersuchen wir die politischen Auswirkungen auf die Politik für Land- und Stadtregionen sowie auf die Kohäsionspolitik.

### **Key words:**

Lebensqualität

Ländlich

Europa

Kohäsion

GAP

JEL classifications: Health, education and welfare (I31); Urban, rural and regional economics (R).

## **Diferencias urbana-rurales en la calidad de vida de la Unión Europea**

Mark Shucksmith, Stuart Cameron, Tanya Merridew and Florian Pichler

Abstract

En este artículo analizamos las diferencias rural-urbanas en cuanto a ingresos, carencias y otros aspectos de la vida a partir del Estudio Europeo de Calidad de Vida de 2003. Llegamos a la principal conclusión de que los países más ricos en la UE muestran pocos signos de diferencias rural-urbanas significativas mientras que en los países más pobres del este y el sur, las zonas rurales presentan un nivel mucho más bajo de bienestar percibido y de calidad de vida, especialmente en los países candidatos. Pese a esto, el bienestar subjetivo no es muy diferente y esta paradoja se analiza a través de un modelo multinivel. Finalmente consideramos las implicaciones para la política rural, urbana y de cohesión.

Key words:

Calidad de vida

Rural

Europa

Cohesión

PAC

JEL classifications: Health, education and welfare (I31); Urban, rural and regional economics (R).

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## 1. Introduction

The EU's Lisbon Strategy sets out its aspiration for Europe to become the most competitive and dynamic knowledge-based economy, capable of sustainable economic growth with more and better jobs and greater social cohesion. At the same time, strengthening social cohesion is also seen as vitally important in the context of EU enlargement, as a way of improving living conditions, nurturing cultural diversity and ultimately facilitating integration. The EU's Social Policy therefore seeks to promote social cohesion, to empower people and to enable them to take advantage of social change and improve the quality of their lives. In this context, the notion of 'quality of life' offers a means of monitoring the success or otherwise of the Lisbon strategy, and in the more immediate future of scoping the challenges facing the EU as a result of rural/urban differences, especially in the New Member States (NMS).

The enlargement of the EU in May 2004 and January 2007 has put diversity "at the forefront of the EU – diversity of living conditions, in cultural traditions and in outlook" (Saraceno and Keck 2004). EU policy seeks to foster cohesion in this larger and more diverse EU, and seeks evidence to inform its policies. Against this background, the European Foundation for the Improvement of Living and Working Conditions – a tripartite body of governments, employers and workers - launched the European Quality of Life Survey (EQLS) in 28 countries in 2003. This examined key aspects of the quality of life in the 25 EU Member States (EU 15 and the 10 New Member States (NMS10)), the two acceding countries – Bulgaria and Romania - and one candidate country, Turkey (ACC3). The EQLS included respondents in rural as well as urban settlements in all these countries, so offering the opportunity for the first

time to explore rural-urban differences in quality of life across the enlarged EU. Accordingly, this paper presents an analysis of these rural-urban differences.

**2. Quality of Life**

Quality of life is a broad concept concerned with overall well-being in society but Veenhoven (2000) notes that the increased use of terms such as ‘quality of life’ and ‘well-being’ in academic and policy discourses has not led to agreement on definitions; ‘the trend, rather, is to divergence’ (p1). He suggests instead a fourfold ‘taxonomy’ of ‘qualities of life’ built on the differentiation of life chances and outcomes and external and internal qualities. Mapping social welfare dimensions of quality of life onto this schema (p23), draws a particular distinction between external life-chances and internal outcomes in terms of life satisfaction and experience. This distinction is strongly reflected in the EQLS approach. According to Fahey, Nolan and Whelan (2004) ‘well-being then reflects not only living conditions and control over resources across the full spectrum of life domains, but also the ways in which people respond and feel about their lives in those domains. (p14). This quality of life concept has three principal characteristics. It focuses on the individuals’ life situations and their perceptions (a micro concept) rather than a country’s quality of life; it is multi-dimensional, covering multiple life domains and their interplay; and it brings together objective information on living conditions with subjective views and attitudes to provide a picture of overall well-being in society.

It is the potential of the subjective data derived from the EQLS to provide a broader and more rounded perspective on well-being which makes the analysis of this data a unique opportunity. The micro concept of quality of life has perhaps been most

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3 widely used in relation to health where it is essentially used to extend the assessment  
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5 of clinical outcomes beyond simple physical survival. Likewise, in the context of the  
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7 EQLS, subjective data enables the assessment of social well-being, and the impact of  
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9 policy on social well-being, to look beyond the limited, material issues captured in  
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11 'objective' statistical indicators. In particular, Fahey, Nolan and Whelan (2004) argue  
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13 the need to look beyond an economic perspective privileging income and wealth in  
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15 measuring well-being and link this to the tradition of the European Social Model and  
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17 concepts such as social exclusion and social capital  
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24 The EQLS does not attempt to construct a single index of quality-of-life or related  
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26 concepts such as 'happiness' and 'subjective well-being'. There have been recent  
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28 studies which have used such indices as a basis for international comparisons of  
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30 subjective well-being and the ranking of countries on this basis (White 2007). The  
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32 EQLS considered whether 'quality of life across various dimensions should be  
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34 summarised in a single measure' but concluded that 'more is to be lost than gained by  
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36 such aggregation, with much of the interest and value of the exercise lying in tracking  
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38 and understanding the many dimensions of quality of life. (Fahey, Nolan and Whelan  
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40 2003, p4). These many dimensions of quality of life incorporated in the EQLS survey  
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42 include domains which are essentially subjective, such as 'life satisfaction, happiness  
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44 and sense of belonging' (Bohnke 2005). Even where domains include issues more  
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46 usually analysed through objective statistical data such as income inequalities and  
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48 deprivation (Fahey, When and Maitre 2005) the use of self-reported subjective data  
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50 enriches understanding with information on perceptions, attitudes and life experience.  
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52 The value of this enriched understanding provided by the EQLS to the improvement  
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54 of policy-making is emphasised (Daly and Rose 2007). That emphasis on policy is  
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reflected in the analysis in this paper of rural-urban differences from EQLS data and the concluding section presents the authors’ ideas on some of the possible policy implications at the European level.

**3. Rural and Urban Europe**

***3.1 Concepts of Urban-Rural Difference***

Past concepts of urban and rural have tended to emphasise a dichotomy between their characteristics, sometimes also suggesting the superiority of one over the other, as in Wirth’s “urbanism as a way of life” (Wirth 1932) or in the use of Tonnies’ terms *gemeinschaft* (community) and *gesellschaft* (association) to distinguish purported differences in the social relations of rural and urban societies, a dualism later exploded in empirical studies by Pahl (1965) among others. Two versions of this dichotomy can be seen in the narratives of rural life which have been termed *pastoralism* and *pre-modernism* (Murdoch 2003). Pastoralists present an idyllic view of rural life, emphasising its stability, integrity, its strong nexus of values, traditions and personal and family relationships, in contrast to the instability and anonymity of urban life. Rural life is therefore to be cherished and protected from outside influences. Modernists emphasise the backwardness of rural life, its lack of innovation, constraints and resistance to change in comparison with the perceived progressiveness, freedom and economic dynamism of the urban. In this narrative, rural areas require transformation to enjoy the benefits of the modern world. Each of these perspectives generates hypotheses which can be tested with the EQLS data.

Many recent commentators, however, see a blurring of distinctions between urban and rural as a result, for example, of counter-urbanisation and of economic restructuring and globalisation affecting both urban and rural areas. More is now known about the interconnectivity of urban and rural areas (see for example, Bengs and Schmidt-Thomé, 2005). The diverse trajectories of different types of rural area have been identified and researched with, for example, many rural areas in Europe demonstrating greater economic dynamism than urban areas in responding to economic change and restructuring (CEC 1997). According to the most recent data, in 10 out of 27 OECD countries, the region with the highest rate of growth in employment is rural (OECD 2006). Spatial determinist approaches are therefore rejected in the contemporary academic literature, even though they may persist in policy documents such as the European Spatial Development Perspective. Instead social constructivist approaches predominate, and these have reinvigorated rural studies by focusing attention on the different social spaces and relations which overlay physical space and the interconnections between the different meanings of rurality and institutional structures and processes. This opens up the complexities and ambivalences of rurality and offers new ways of exploring it through, for example, deconstructing rural texts. This argument also applies, of course, to urban space and to the idea of cities as social imaginaries (Amin and Thrift 2002).

Spatial determinist analyses require objective and consistent definitions of 'urban' and 'rural', usually in terms of settlement size or population density, though cross-country attempts to perform such analyses are bedevilled by very different definitions in each country, reflecting diverse social constructions of what is rural and urban. A similarly sized settlement might be viewed as a village or market town in England but a city in

Norway, for example. Studies of urban-rural differences within countries are still rare and not strictly comparable, but show slight urban-rural differences in the UK (CRC 2007) while those in Central and Eastern Europe appear large and widening in so far as data is available (Brown and Bandlerova 2000). In the EQLS, in line with social constructivist approaches, respondents themselves decide whether their home is urban or rural. While this makes it impossible to bring other Eurostat datasets into the analysis, or to know ‘objectively’ if they live in an ‘urban’ or a ‘rural’ area, this does avoid imposing others’ constructions of urban and rural upon them and reflects the complexities and ambivalences of rural and urban imaginaries, noted above. The analysis in this paper is unique as a cross-national analysis of urban-rural differences in quality of life based on respondents’ own assessments of their homes’ rurality.

**3.2 Urban and Rural Policy in the EU**

In EU policy, urban issues have not been a major focus. There has been discussion of the urban environmental agenda, shaped by the *Green Paper on the Urban Environment* (1990) looking to the creation of environmentally and socially sustainable cities and the creation of a better quality of urban life. This has been carried forward in subsequent policy documents and statements and framed within the European Spatial Development Perspective. The main focus for EU urban policy and funding has, though, been the issue of socially-excluded and disadvantaged urban neighbourhoods, most importantly in the URBAN programme supported through Structural Funds, though this involved essentially demonstration projects for national-level action rather than becoming a mainstream area of EU policy and funding.

Rural areas in the EU have, of course, been the focus of one the key areas of EU policy and spending, the Common Agricultural Policy (CAP). The CAP has immense

symbolic importance, despite its controversial, complex and changing nature. However, this is essentially a sectoral policy rather than a rural development policy, particularly in view of the fact that throughout rural Europe agriculture now employs only a relatively small part of the labour force: 3% in rural areas of the EU15, 8% in rural areas of the NMS, and 14% in rural areas of the ACC3. Moreover, the CAP appears to work against territorial cohesion, mainly benefiting larger farmers and agribusiness in the wealthier rural regions (Shucksmith, Thomson and Roberts 2005).

The inability of sectoral policies to assist declining rural areas has increasingly been recognised by the EU since its report *The Future of Rural Society* (CEC 1988). In 1999 a Second Pillar was added to the CAP to allow territorialised rural development measures beyond the agricultural support focus. Nevertheless, such measures under the rural development regulation only receive 5% of the total CAP budget, and most remain limited to farmers and are thus sectoral rather than territorial in nature. It is possible that reforms of the CAP post-2013 may begin to alter this pattern, focusing support more through territorial approaches towards the poorer rural regions, but this will be strongly contested. As with urban policy, there has also been some targeting of Structural Funds through specific rural programmes, most importantly through the LEADER programme which, though involving minimal funding, has introduced a crucial 'bottom-up', community-based approach to EU support for rural development.

### 3.3 Research Questions

In this article, we examine urban and rural differences across various life domains: housing conditions, education, employment, work-life balance, and access to institutions and services. In particular, we examine to what extent 'objective'

assessments of quality of life impact on ‘subjective’ evaluations across Europe. The following three questions have guided the research presented here.

1. What living conditions characterise rural and urban areas?
2. What are the differences in these conditions across groups of countries?
3. Can the differences in reported objective experiences explain differences in subjective evaluations of life in urban and rural European regions?

## 4. Empirical Analysis of the EQLS

### 4.1 Data and Methods

As explained above, the European Quality of Life Survey offers the opportunity to consider urban and rural differences through the inclusion of a question which invited respondents to put the area in which they live in one of four categories ranging from ‘open countryside’ to ‘city or city suburb’. For the analysis these four categories were then collapsed into two, combining ‘open countryside’ and ‘village/small town’ for the rural category and ‘medium to large town’ with ‘city or city suburb’ for the urban. The data are not geo-referenced and so cannot be related to EU NUTS areas, for example. It must be noted, though, that comparing these subjective definitions with official statistics on the proportions of the population defined as urban and rural in some countries showed considerable discrepancies<sup>i</sup>. The analysis of EQLS must therefore be clearly understood as presenting rural and urban as subjectively perceived by respondents, within a constructivist approach to rural and urban imaginaries, rather than in terms of official administrative definitions. No Europe-wide analysis in the latter terms is yet available or indeed possible.

The descriptive analysis was undertaken not at individual country level but by clusters of countries defined by GDP (Fahey et al 2004), using four clusters as follows:

<b><i>EU12 High:</i></b>	Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Sweden, UK
<b><i>EU7 Intermediate:</i></b>	Cyprus, Czech Republic, Greece, Malta, Portugal, Slovenia, Spain
<b><i>EU6 Low:</i></b>	Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia
<b><i>ACC3:</i></b>	Bulgaria, Romania, Turkey

Single variable and multivariate analysis of weighted data<sup>ii</sup> was combined to examine these and other questions in the analysis of the EQLS across the domains mentioned above. Finally, we present multilevel models testing the impact of living in either urban or rural areas on quality of life. We explore the importance of urban/rural with respect to important life domains. Before that we continue with the presentation of descriptive results across seven life domains in turn.

## ***4.2 Income and deprivation***

A central aspect of quality of life is the living standard of people living in these areas. We assess this aspect of people's lives by referring to the measures of income, the lack of specific household items due to their non-affordability, household production - meaning household members growing their own products such as vegetables or fruits or keeping poultry or livestock - and finally to the respondent's evaluation of whether the household can make ends meet with their monthly earned income. Table 1 shows urban-rural differences in equivalised household incomes<sup>iii</sup> by country group, along with other key variables in this life domain.

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TABLE 1 ABOUT HERE

Income differences between urban and rural areas are minimal in the richest countries, with urban householders earning almost €1300 a month per person and those in rural areas earning just under €1200 a month. But urban-rural differences increase as average income declines, with lower incomes in rural areas in the lower-income country groups. At the extreme, average urban incomes in the ACC3 (€210) are more than double those in rural areas (only €97). Even so, urban-rural income differences are less marked than the inequalities between country clusters.

A similar pattern is seen in relation to deprivation, expressed in terms of missing basic household items, with significant differences only in the poorer countries, where deprivation is significantly higher in rural areas. Outside of the richest country grouping, the elderly are particularly prone to household deprivation in both urban and rural areas. On the other hand, self-provision of food is more common in rural areas in the poorer countries, with 74% of households in the EU6 (Low) countries reporting self-provisioning, though this is less common in the ACC3 countries. This, together with other factors such as non-monetary community support, may explain why in the poorer countries urban-rural differences in subjective economic strain (experiencing difficulties making ends meet) are smaller than would be expected from the significant differences in money incomes between urban and rural areas.

### 4.3 Housing

Housing is one of the key dimensions of an individual's material position and quality of life, in rural Europe as well as in urban (Gallent, Shucksmith and Tewdwr-Jones 2002). In Table 2, while the same general pattern of urban-rural difference arises when examining housing conditions as that found in relation to incomes, the urban-rural differences are much smaller and less clear-cut. In relation to some housing issues – size of dwelling, shortage of space – urban-rural differences are small and in the case of shortage of space problems are somewhat greater in urban areas. It is in relation to housing condition and basic amenities (dampness, rot and lack of an inside toilet, for example) that rural areas outside of the EU12 (High) are found to be at a significant disadvantage compared to urban areas.

TABLE 2 ABOUT HERE

Overall, differences between the higher and lower income clusters are greater than urban-rural differences and, as with income, the objective differences in housing conditions do not translate into large differences in subjective satisfaction with the dwelling, either between urban and rural or between country clusters.

### 4.4 Education and Internet Use

Access to secure and well-paid employment plays a vital role in increasing social inclusion, protecting individuals against poverty and helping them live better and active lives. Access to education enhances people's employment prospects, quite apart from developing their capacity in many other ways, and its intrinsic benefits. It also



contributes significantly towards the Lisbon agenda of global competitiveness. The next two sections therefore consider selected aspects of education and internet use, and employment and working conditions in rural and urban areas of Europe.

Table 3 shows the highest levels of education achieved by respondents in rural and urban areas, along with internet usage. Considerable differences are apparent both between country groups and between rural and urban regions across Europe.

TABLE 3 ABOUT HERE

Educational levels of people living in urban areas are higher throughout Europe than those in rural areas where more (25% compared to 18% in urban) have only a primary education and fewer (13% compared to 22% in urban) have a University degree. Of course this may well relate to the nature of jobs and labour markets in urban areas. Gender differences are small, though in rural areas in the poorer countries educational levels are generally lower among women.

Education levels are generally highest in the EU12 High countries, as might be expected. Surprisingly, though, the EU6 Low cluster markedly out-performs the EU7 Intermediate cluster despite their substantially lower income levels, and is thus an exception to the pattern found for other domains. This pattern is true in both urban and rural areas. This may reflect a stronger emphasis given in the past to secondary education in these mostly former communist states than in what are mainly the Mediterranean countries of the old EU.

Internet use, an indicator of more general IT-literacy and access, is higher in urban areas throughout the EU, even in the EU12 High, though urban-rural differences are greater in the poorer countries. This, combined with the fact that at the country level internet use is lower in poorer countries, means that in the rural areas of the poorest countries internet use is very low (9% in the ACC3), suggesting a generalised lack of preparedness for the development there of a knowledge-based economy.

#### ***4.5 Employment and Working Conditions***

The EQLS contains interesting questions on occupational status, unemployment and subjective evaluations of quality of work and job satisfaction (Wallace et al, 2006). Table 4 presents information on levels of unemployment and occupational status for rural and urban areas by country cluster.

TABLE 4 ABOUT HERE

Unemployment is certainly considerably higher in the poorer countries, as is the sense of job insecurity, indicated by experience of unemployment. In the richer country clusters more people in urban areas report that they are unemployed than in rural areas; but the reverse appears to be the case in the EU6 Low and ACC3 where unemployment as reported by EQLS respondents is more of a rural phenomenon.

The contention that rural areas have shared in the shift to a service-based economy is not borne out across the enlarged Europe, except for in the richest countries where the majority of rural respondents work in white-collar and managerial occupations. Certainly, with the exception of the ACC3 countries, agriculture plays a very limited

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role in rural employment. (Even in the ACC3 countries the proportion of the rural workforce engaged in agriculture is only 15%). However, in the EU7 Intermediate, and especially in the EU6 Low, the rural employment structure has a high level of blue-collar workers, presumably in industrial employment, substantially higher than in the urban areas of these countries. It may be that the rural context of unemployment in these countries is more one of deindustrialisation than of a peasant transition.

A number of indicators were used to assess quality of employment. As might be expected, the perception of being well-paid followed the pattern of actual income levels described in the first section, but on other indicators different patterns were evident and differences in overall satisfaction with employment were small even between richer and poorer countries. One exception was reported levels of work-related stress: across the whole EU25 almost half the respondents indicated that their work is too demanding and stressful, but this level rose to over two-thirds in rural and urban areas of the ACC3 countries. Interestingly, women in rural areas feel less stressed at work than men, while the opposite is true in urban areas.

**4.6 Work-Life Balance**

In recent years, the issue of work-life balance has emerged in sociology as a prominent topic, and Torres et al (2006), for example, have developed a classification of life-cycle phases to highlight the potentially different circumstances arising as one goes through life. Our analysis of the EQLS focused on perceived difficulties of reconciling work and family life, working hours and other time constraints. Table 5 summarises the principal findings by rural and urban areas in country clusters.

TABLE 5 ABOUT HERE

The results show that the average weekly working hours increase for the poorer country clusters, but are also consistently higher in rural areas than in towns or cities. Problems with work-life balance were, though, widespread in both urban and rural areas and in rich and poor countries alike. In relation to work pressures, being too tired from the job to fulfil household tasks is the single most striking work pressure cited by EQLS respondents, regardless of where they live.

Evidence from detailed regression analysis revealed that some gender differences arise in work-life balance in rural areas but not in urban areas. Most clearly, women with partners and young children in the rural areas of the richer countries experience fewer problems than men in achieving a satisfactory work-life balance. That apart, there was no support for the romantic notion that work-life balance is more satisfactory in rural areas.

#### ***4.7 Access to Work, School, Family, Friends and Services***

The time that it takes for urban and rural inhabitants to travel to their workplace or school, the frequency of their contacts with family members, friends and neighbours, and their access to medical and health services are all important aspects of people's social integration and quality of life. Table 6 presents information from the EQLS about the accessibility of work and school and the frequency of their social contacts.

TABLE 6 ABOUT HERE

The assumption that access to work and school is more difficult in rural areas is not supported by the analysis, with similar journey times between urban and rural areas (the average round trip commuting time is 39 minutes per day in both urban and rural areas), though average journey times in both urban and rural areas are somewhat longer in the poorer countries. Nor is there evidence that access to friends and relatives is more difficult in rural than in urban areas, but conversely nor is there evidence of more experience of social isolation amongst older people in urban areas. Throughout Europe, in urban and rural areas alike, a similarly high level of contact with friends and family is maintained. The one exception is that people in rural areas maintain more regular contact with parents, perhaps reflecting lower migration levels.

**4.8 Subjective Well-Being**

The final key component of quality of life examined from an urban-rural perspective is people’s level of subjective well-being and optimism (Wallace et al 2006). Table 8 shows the average levels of life satisfaction and happiness (on a scale of one to ten), as well as the percentages of people who indicated their optimism about the future.

TABLE 7 ABOUT HERE

The EQLS data does not support the contention that quality of life, indicated by degree of life satisfaction and happiness, is higher in rural areas. As might be expected, life satisfaction and happiness are somewhat higher in the richer countries, but urban-rural differences are small, and while in the EU 12 High they slightly favour rural areas, elsewhere the balance is marginally in favour of the urban. On the other hand levels of optimism – which perhaps surprisingly are similar in rich and

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3 poor countries alike - are significantly higher in urban areas, and this applies to all the  
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5 country clusters.  
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10 Other data support these findings. In the Eurobarometer Survey (2003), rural dwellers  
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12 appear to be less optimistic about the future. This may correlate with the observation  
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14 of Ray and Ward (2006) that, in a sense, it is difficult to imagine positive rural futures  
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16 when understandings of rurality tend to be so imbued with (mythical) past ways of life  
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18 and values. They argue that one of the problems related to thinking about rural quality  
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20 of life is viewing it in the future tense: in pastoral rural discourse, quality of life is  
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22 considered the antithesis of change and is about preserving the past rather than  
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24 looking towards a new alternative future. However, it may also be because people  
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26 have relocated to rural areas as part of a broader rejection of the modern way of life.  
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34 Most interestingly, the subjective measures of happiness and life satisfaction shown in  
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36 Table 7 do not seem to reflect the substantial urban-rural differences in objective  
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38 quality of life in poorer countries, revealed in Tables 1-6. Such differences as there  
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40 are in subjective well-being appear rather small in comparison to the vast differences  
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42 in some of the objective, material indicators reported above.  
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## 47 **5. Multi-level models**

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50 This section seeks to use multi-level models to probe further the inconsistency we  
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52 have found between subjective and objective assessments of quality of life in rural  
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54 and urban areas. Table 8 summarises the results from two multilevel models  
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56 explaining differences in subjective quality of life, defined in terms of the 'life  
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58 satisfaction' and 'happiness' variables, as presented in Table 7 above.  
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Model 1 only includes the urban/rural indicator, with subjective quality of life as the dependent variable. It explores whether living in urban or rural areas impacts on subjective quality of life at all and whether there are differences in this influence across countries. The results in Table 9 show that the fixed coefficient of urban/rural equals -0.045. Hence, people in rural areas report somewhat lower levels of subjective quality of life. However, in statistical terms, this coefficient is not significant so that there is no evidence of significant differences in subjective quality of life between urban and rural areas.

Turning to cross-country comparisons in Model 1, the evidence from Section 4 would suggest that because differences between rural and urban areas were more pronounced in some (poorer) than in others, it may be the case that urban/rural impacts differently on subjective quality of life across different countries. This question is addressed by the introduction of a so-called random slope in multilevel models. This coefficient makes it possible to assess whether the influence of the urban/rural distinction varies across countries or not. Level 1 variance, i.e. the variance within countries, equals 3.013 and is substantially larger than the level 2 (cross-country) variation, which is 0.630. The intra-class correlation coefficient shows that a significant share of approximately 17 per cent of the total variation does occur at the country level, indicating some minor differences in the impact of the urban/rural variable across countries. However, because of the rather small variation it is unlikely that urban/rural differences impact strongly (and are statistically significant) in any particular country.

TABLE 8 ABOUT HERE

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6 In Model 2, other criteria of quality of life are added, such as income, housing,  
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8 occupation, work life balance, social contacts and access to health services. There is  
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10 also further control for socio-demographic factors such as gender and age. Overall  
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12 model fit (deviance) shows the considerable explanatory power of this model. The  
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14 deviance decreases from 106,402 to 14,432. This is a considerable improvement of  
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16 model fit compared to Model 1. Random effects are much smaller in model 2, which  
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18 can also be interpreted as a considerable explanatory power of the model.  
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24 Model 2 roughly explains 36 per cent of the variation in subjective quality of life at  
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26 the individual level; 88 per cent at the country level (intercept) and 70 per cent of the  
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28 differences in the impact of urban/rural across countries (slope). Indeed, the inclusion  
29  
30 of this series of explanatory variables has rendered the random slope of urban/rural  
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32 obsolete. This suggests that there are no country differences in the impact of  
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34 urban/rural left after controlling for these variables. This effect is mainly because of  
35  
36 the inclusion of measures of income and household deprivation. Separate analysis (not  
37  
38 shown) provides grounding that the explanatory variables income, household  
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40 deprivation and economic strain are mainly responsible for the greatly increased  
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42 explanatory power of Model 2. However, the analysis also showed social contacts -  
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44 frequency of contacts to especially family and friends – to be one of the most  
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46 important determinants of subjective quality of life. In the stepwise models (see notes  
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48 to Table 8), the inclusion of social contacts in step 6 brought the largest decrease in  
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50 deviance and thus indicates the largest improvement of the model. The argument that  
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52 social contacts are very important for subjective quality of life is further supported by  
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54 additional findings. When looking at work life balance, it can be clearly seen that  
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people who spend too little time with friends and/or family report significantly lower levels of subjective quality of life. The same is true for other people who are either too tired to do housework after paid work or have difficulties in concentrating at work because of the double burden.

The evidence from the multilevel models analysis of the EQLS data confirms what is something of a paradox. On the one hand, it shows that whether people live in urban or rural areas is not in itself a significant explanatory variable in relation to subjective quality of life. On the other hand, this does not provide an explanation of why there is so much less variation between rural and urban areas in subjective well-being than in objective indicators of material welfare, especially in the poorer countries. This remains an issue for further research.

**6. Policy Implications and Conclusions**

Two principal findings set the context for considering the policy implications of the analysis of urban-rural differences in the European Quality of Life Survey;

Firstly, the key pattern which emerges is that in the richer (EU12 High) countries urban-rural differences within the domains considered are minimal, while the differences between urban and rural areas become greater the poorer the country cluster, and in most cases this involves the rural being disadvantaged in comparison with the urban. It is thus in the poorer countries of the east and south that urban-rural differences are most marked, and on most indicators this involves a lower level of material welfare and quality of life in rural areas. Within this general pattern, the

ACC3 countries stand out as having particularly high levels of urban-rural difference and high levels of reported disadvantage in rural areas. The obvious implication is that in relation to the cohesion and convergence objectives of EU policy it is the rural areas of the poorer countries, mainly the new member states, accession and candidate countries, which are most in need.

Secondly, there is no strong evidence of a superior rural quality of life which might be thought to compensate for material disadvantage, although it does appear that the disparities in most other indicators are not replicated in respondents' assessments of their own subjective well-being. Urban-rural disparities are evident in poorer country clusters not only in terms of objectively-measured indicators of material welfare and of deprivation or disadvantage but also in terms of perceptions of economic prosperity or deprivation; of security of employment or fear of unemployment; and of sense of safety or fear of crime. The ability to combine these is one of the strengths of the EQLS (Fahey, Wellan and Maitre, 2003). It is also possible to explore issues regarding the strength of family and social networks, of sense of community and of social identification and experience of and attitudes to civic engagement, relevant not only to the quality of life and welfare of individuals and families but also to social cohesion. This quality-of-life approach has allowed the examination of the widely-held view that the intrinsic, non-material qualities of rural life compensate for what may be the material advantages of urban life. While there is some evidence of factors which may ameliorate rural disadvantage - for example, lower rural money incomes in poor country clusters may be offset to an extent by self-provision of food, which is a factor not usually recorded in other data – there is little evidence that non-material aspects of lifestyle, social network and community are better in rural areas. The EQLS

data does not therefore bear out the assumption of a rural idyll which compensates for objective, material disadvantages and thereby might lessen the need for intervention to address the cohesion issues affecting rural areas in the poorer countries.

Given these two principal findings, but bearing in mind the subjective nature of the rural-urban variable in the EQLS, what policy implications follow? The enlargement of the EU together with the Lisbon agenda have led to radical re-engineering of the Structural Funds and Cohesion Policy for the 2007-2013 period. Thus:

‘...the enlargement of the Union to 25 Member States, and subsequently to 27 or more, presents an unprecedented challenge for the competitiveness and internal cohesion of the Union. Enlargement has resulted in the widening of the economic development gap, a geographical shift in the problem of disparities towards the east and a more difficult employment situation.’ (CEC 2005a, p4)

Within Cohesion Policy funding for 2007-2013, the first and most important element (accounting for 78% of spending) is the Convergence objective to speed up the economic convergence of the less-developed regions, targeted especially at those regions with a per capita GDP less than 75% of the new EU average - mostly in the New Member States. This targeting of resources on the New Member States chimes very strongly with the results of this analysis of the EQLS data. The analysis demonstrates that the key inequalities are between country clusters, and especially between the old member states and those that have acceded to EU membership in 2004 and 2007, and that even where urban-rural differences exist they are limited in comparison with this basic disparity.

At the same time as Cohesion Policy has been re-focused substantially on the New Member States, it has been linked more explicitly to the promotion of economic competitiveness and growth, in line with the Lisbon agenda introduced in 2000 to foster the economic competitiveness of the EU based on the development of a knowledge-based economy. It is this feature of Cohesion Policy which raises a concern that the emphasis on rapid economic development and the focusing of investment on locations with the greatest potential could favour mainly urban areas in the poorer countries, which may be seen as having more resources and potential to act as economic dynamos within a knowledge-based economy, even though the rural areas of these countries may be seen to exhibit far greater need.

A powerful argument has been that cities are the key economic drivers and the main source of economic growth potential, and may as a result be the main focus for future cohesion investment:

‘The European Union will be most successful in pursuing its growth and jobs agenda, if all regions – especially those with the greatest potential for higher productivity and employment – are able to play their part. Cities are essential in this effort. They are the home of most jobs, businesses and higher education institutions and are key actors in achieving social cohesion. Cities are the centres of change, based on innovation, entrepreneurship and business growth.’ (CEC 2005c, p2).

The potential problem is the possibility that the more rural and remote regions of the new member states will be seen as having limited growth potential and will not

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3 receive their share of investment despite the fact that, as our evidence suggests, it is in  
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5 these areas that people experience the highest levels of deprivation and the poorest  
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7 quality of life. Features of many rural areas in the poorer countries, such as low  
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9 education levels and IT usage, and the legacies of de-industrialisation, might militate  
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11 against these being seen as suitable locations for Convergence investment, despite  
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13 their high levels of disadvantage. There is perhaps a danger that improvement to  
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15 quality of life in rural areas in the poorer countries will be sacrificed to the drive for  
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17 economic development and convergence at the country level, leading to ever growing  
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19 rural-urban disparities within the poorer countries.  
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27 This presents a major challenge to the EU's rural and agricultural policies in terms of  
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29 how they can most effectively respond to the problems of rural areas of the poorer  
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31 countries, in particular the New Member States. The first challenge is: how might the  
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33 CAP promote territorial cohesion, given the current focus of its major element, Pillar  
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35 1, on the agricultural sector and the fact that agriculture in the richer countries is its  
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37 key beneficiary? In broad terms what is required is for more spending to be devoted to  
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39 rural development activities, targeted at the poorer rural areas of Europe, and less to  
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41 be spent on market support. This could be achieved through substantial realignment of  
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43 the Agricultural Fund towards a revamped Pillar 2 which incorporates cohesion  
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45 objectives and therefore targets poorer rural areas.  
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53 In the poorer countries it would appear also that there is a substantial level of  
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55 industrial (non-agricultural blue-collar) employment in rural areas, especially in the  
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57 former communist NMS of Eastern Europe. High unemployment and consequent  
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59 deprivation in rural areas in these countries may be associated more with de-  
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3 industrialisation rather than underdevelopment. This suggests that the experience of  
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5 dealing with the aftermath of de-industrialisation in the urban areas and regions of the  
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7 old Member States through ERDF, ESF and programmes such as URBAN may be as  
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9 relevant to the needs of the rural areas of the NMS as more traditional, agriculture-  
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11 based, notions of rural development.  
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17 The policy implications of the findings from the EQLS for EU urban policy are less  
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19 clear-cut. The evidence in relation to the poorer country clusters is that here urban  
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21 areas are comparatively advantaged in comparison with rural areas, and the emphasis  
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23 in future investment under the Convergence objective on building on economic  
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25 potential may also favour these urban areas. Even in the richer countries, the EQLS  
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27 data does not reveal significant urban disadvantage, but this is because the key  
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29 dimensions of urban social exclusion and disadvantage concern inequalities between  
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31 neighbourhoods within cities which are not picked up in the aggregate urban variable  
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33 used in this study. Analysis of the EQLS at a finer scale would be helpful in future.  
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41 The restructuring of the Structural Funds does promise that lessons from programmes  
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43 such as URBAN will be more firmly embedded in spending programmes. There  
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45 remains, though, a concern that poor urban neighbourhoods in richer countries will be  
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47 disadvantaged by the combination of the shift of support to the New Member States  
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49 (Atkinson 1998) and by the Lisbon-agenda orientation to economic growth potential  
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51 rather than the redressing of decline and disadvantage, and that unless national  
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53 policies address their needs they could mirror the rural areas of the poorer countries in  
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55 losing out in the developing pattern of EU funding.  
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There does remain the unexplained finding that, especially in the poorer country clusters, the considerable rural disadvantage shown by objective indicators of welfare and quality of life is not reflected in similar differences in subjective well-being between urban and rural areas. This difference between objective and subjective assessments of quality of life in rural areas has been found in some earlier studies. For example, Shucksmith et al (1996) found in rural Scotland that people's own assessment was at odds with official definitions of poverty. Most looked back on material improvements since their own childhood, when they lacked running water, electricity and TV, and so could not conceive of themselves as poor. Their reference point was their own memory of the past rather than the lifestyles of others today. This may indicate the need to address issues of empowerment and aspiration in rural areas.

The importance of non-material issues such as social contact and community to subjective well-being, and the issue of empowerment and aspiration, especially in the rural areas of the poorer county clusters, indicates that EU territorial measures should include supporting rural community development, building on lessons from the LEADER programme, introduced in 1991 as a pilot to stimulate innovative approaches to rural development at the local level, particularly in lagging rural areas. LEADER has had a huge symbolic impact and has proved its effectiveness in countries such as Finland. It also offers a model of innovation suited to rural contexts (Dargan and Shucksmith 2007). Of all the measures under the CAP, Shucksmith, Thomson and Roberts (2005) concluded that this holds out the most potential for the poorest, lagging rural regions of Europe, and thus for promoting territorial cohesion.

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## Endnotes

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- <sup>i</sup> See Shucksmith et al (2006) for more details. In some countries (eg. Germany, Portugal, UK), respondents to the EQLS ‘underestimate’ the degree of urbanity of their living area. In the ACC3 countries and Greece a surprisingly small proportion of the sample consider themselves as living in the open countryside.
- <sup>ii</sup> As in standard practice, the weights correct for biased sampling. That is, after weighting the sample corresponds to the total population in some characteristics (mainly education and gender). Analysis of un-weighted data produced similar results.
- <sup>iii</sup> Income is measured in euros, in terms of purchasing power parities (PPP).

Table 1: Urban/Rural Differences in Household Income and Deprivation.

Countries	Income in EURO (mean)	Household Deprivation (mean)	Household Deprivation among old people 65+ (mean)	Household Production (% yes)	Subjective Economic Strain (% yes)
<i>EU12 High</i>					
rural	1177**	0.6	0.5**	16**	27**
urban	1298	0.7	0.6	5	30
<i>EU7 Int</i>					
rural	593**	1.5**	2.2**	26**	47**
urban	721	1.1	1.7	6	51
<i>EU6 Low</i>					
rural	256**	2.7**	3.4**	74**	73**
urban	371	2.3	2.9	20	68
<i>ACC3</i>					
rural	97**	3.8**	4.6**	63**	82**
urban	210	2.8	3.9	11	75
<b>EU25</b>					
rural	951**	1.0**	1.1	26**	37**
urban	1087	0.9	1.1	7	38

Notes:  
Income: Household Equivalised income in Euro according to OECD scale 2 (hhinc2).  
Deprivation: Mean of 6-point index on non-affordable items (warmth, holiday, furniture, meat, clothes, eating out) (q20).  
Household Production: Household grows vegetables or fruits, keeps poultry or livestock (q61).  
Subjective economic strain: household cannot make ends meet with the monthly income without difficulties (q58).  
Significance: \*\*p<0.01; \*p<0.05, based on independent sample t-tests, reference is urban.  
N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.  
Source: EQLS 2003; data weighted according to sampling and population size, own calculations.

**Table 2: Urban/Rural Differences in Accommodation**

Countries	# Rooms (mean)	Satisfaction with Accommodation (mean)	Problems with Accommodation (% yes)			
			Little Space	Rot	Damp/ Leaks	No Indoor Flushing Toilet
<i>EU12 High</i>						
rural	2.1**	7.9**	15**	7*	11	1
urban	2.0	7.7	20	8	11	1
<i>EU7 Int</i>						
rural	1.5	7.3	16	10**	23**	5**
urban	1.5	7.4	18	7	15	2
<i>EU6 Low</i>						
rural	1.0**	6.4**	26	32**	22**	17**
urban	1.1	6.6	26	26	17	6
<i>ACC3</i>						
rural	1.1	6.5*	32	35**	36**	44**
urban	1.1	6.8	30	27	27	6
<b>EU25</b>						
rural	1.8**	7.6**	16**	11	14*	4**
urban	1.7	7.5	20	11	13	2

*Notes:*

# Rooms: Average number of rooms per head in the household (q17 by household size).

Satisfaction with Accommodation: Mean level of satisfaction with accommodation on a 10 point scale (q41d).

Problems with Accommodation: Percentage of people who report that they have shortage of space; rot in windows, doors or floors; damp/ leaks; or the lack of a indoor flushing toilet (q19).

N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.

Significance: \*\*p&lt;0.01; \*p&lt;0.05, based on independent sample t-tests, reference is urban.

Source: EQLS 2003; data weighted according to sampling and population size, own calculations.

Table 3: Education and Internet Use in Urban/Rural Areas

Countries	Highest Level of Education (5)				Internet Users (%)
	Primary education	Secondary education	University	None	
EU12 High					
rural	19**	64	15**	3	40**
urban	14	63	21	3	52
EU7 Int					
rural	46**	37**	11**	6**	29**
urban	33	42	21	4	44
EU6 Low					
rural	29**	64	6**	1*	16**
urban	17	63	19	0	30
ACC3					
rural	53**	35*	6**	6	9**
urban	39	39	17	5	33
EU25					
rural	25**	59*	13**	3**	35**
urban	18	58	22	3	49

Notes:  
Education: 'What is the highest level of education you completed?' (q47).  
Internet users: People who use the internet at least occasionally, compared to those who do not use it at all (q52).  
N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.  
Significance: \*\*p<0.01; \*p<0.05, based on independent sample t-tests, reference is urban.  
Source: EQLS 2003; data weighted according to sampling and population size, own calculations.

**Table 4: Level of Unemployment and Occupational Status by Urban/Rural Areas**

Countries	Unemployed	Experience of Unemployment in Household (%)	Occupations				
			Agri-culture	self-employed	professional, managerial	white collar (non-manual)	blue collar (manual)
EU12 High							
rural	10.5	7.8**	2**	13	20**	38	27**
urban	12.0	10.1	0	13	24	39	24
EU7 Int							
rural	8.4**	8.9*	4**	16	12**	26**	42**
urban	11.5	10.9	1	15	17	38	30
EU6 Low							
rural	23.8*	25.7	11**	7**	10**	25*	48**
urban	20.7	23.7	1	17	14	29	40
ACC3							
rural	20.5	20.2**	15**	13*	8**	26	38*
urban	17.0	15.7	1	19	20	28	32
EU25							
rural	11.9	10.5*	4**	12**	18**	34**	32**
urban	12.3	11.4	0	14	22	38	25

Notes:

Unemployed and occupational status, percent of respondents (q16).

Experience of unemployment in the household: at least one member of the household, no matter in what relationship to the respondent, is currently unemployed (hh3d).

N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.

Significance: \*\*p&lt;0.01; \*p&lt;0.05, based on independent sample t-tests, reference is urban.

Source: EQLS 2003; data weighted according to sampling and population size, own calculations.

Table 5: Work Life Balance Issues in Urban and Rural Europe.

		Working hours (mean)	Work Pressures			Time Pressures (% often)		
			Too Tired	Clash of Respons- ibilities	Concent- ration	Job	Family	Friends
Countries								
EU12 High								
	rural	39.4**	47**	25	10	30	24**	31**
	urban	38.6	53	26	11	31	30	35
EU7 Int								
	rural	44.3**	57	33	14	35	20	26
	urban	41.8	59	32	11	35	18	27
EU6 Low								
	rural	45.8**	57*	42	15	32	19**	37
	urban	44.3	62	42	16	31	22	39
ACC3								
	rural	53.3**	60	47	29**	49*	30	48**
	urban	49.3	59	45	19	56	28	41
EU25								
	rural	43.0	50	28	11	30	23	31
	urban	41.6	55	29	12	32	26	34

Notes:  
Working hours: mean working hours stemming from main and secondary job (q7)  
Work pressures: percentage saying they experience at least several times a month: being too tired from work to do household job; difficulties to combine work and family responsibilities; difficulties to concentrate at work due to family responsibilities (q13).  
Time pressures: percent spending too much time at work; too little with family and too little with other social contacts (q40).  
N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.  
Significance: \*\*p<0.01; \*p<0.05, based on independent sample t-tests, reference is urban.  
Source: EQLS 2003; data weighted according to sampling and population size, own calculations.

**Table 6: Access to Work and School and Contact with Family and Friends.**

Countries	Access to Work/ School	Contacts to Family and Friends			Contacts to Family and Friends among People Aged 65+ years (% frequent)			
	Commuting Time	Own Children	Own Parents	Friends	Own Children	Own Parents	Friends	
<i>EU12 High</i>								
Rural	38	92**	82**	95	<b>90</b>	<b>69</b>	95	
Urban	37	90	77	96	<b>88</b>	76	<b>93</b>	
<i>EU7 Int</i>								
Rural	35*	89	84**	97*	89*	78	96	
Urban	38	90	79	96	<b>93</b>	76	96	
<i>EU6 Low</i>								
Rural	46	96**	92**	96**	<b>94*</b>	<b>74</b>	97**	
Urban	45	94	88	94	<b>89</b>	88	93	
<i>ACC3</i>								
Rural	46	87	84**	97	<b>77</b>	76	94	
Urban	44	86	74	95	82	79	96	
<b>EU25</b>								
Rural	39	92**	85**	96	<b>90</b>	<b>71</b>	95*	
Urban	39	90	79	96	<b>89</b>	77	<b>94</b>	

*Notes:*

Commuting Time: Average per day in minutes (q53).

Contact to Family and Friends: Percentage of People with frequent contact to their children, parents and friends. Frequent means at least once or twice a month or more often. The total refers to people who have such relatives only (q34).

N approximately: EU12high=11,754; EU7int=5,803; EU6low=5,668; ACC3=3,033; EU25=23,225.

Significance: \*\*p&lt;0.01; \*p&lt;0.05, based on independent sample t-tests, reference is urban.

Significant Differences between the overall and the old population concerning the frequency of social and family contacts: **bold and italics**: p<0.05, **bold**: p<0.01.

Source: EQLS 2003; data weighted according to sampling and population size, own calculations.



Table 7: Life Satisfaction, Happiness and Optimism about the Future.

Countries	Life Satisfaction	Happiness	Subjective quality of life	Optimism (% agree)
<i>EU12 High</i>				
rural	7.3*	7.7**	7.5**	60**
urban	7.2	7.6	7.4	64
<i>EU7 Int</i>				
rural	6.8**	7.4**	7.1**	67**
urban	7.1	7.6	7.4	74
<i>EU6 Low</i>				
rural	5.9**	6.7**	6.3**	57**
urban	6.1	6.9	6.5	65
<i>ACC3</i>				
rural	5.6	6.3**	6.0**	60*
urban	5.7	6.7	6.2	64
<b>EU25</b>				
rural	7.0	7.5	7.3	61**
urban	7.1	7.5	7.3	67

Notes:  
Life Satisfaction: Mean on a scale of 1 very dissatisfied to 10 very satisfied (q31).  
Happiness: Mean on a scale of 1 very unhappy to 10 very happy (q42).  
Subjective quality of life: Mean on a scale consisting of 'life satisfaction' and 'happiness' of 1 'very low subjective quality of life' to 10 'very high subjective quality of life' [(q31+q42)/2].  
Optimism: percentage of people agreeing with 'I am optimistic about the future' (q30a).  
Source: EQLS 2003.

**Table 8 Multivariate multilevel models: Explaining differences in subjective quality of life.**

Multilevel Models		Model 1			Model 2		
<i>Fixed Effects</i>		SE	p		SE	p	
Intercept		7.077	0.153 ***		8.131	0.092 ***	
<i>Rural-Urban</i>		-0.045	0.042		0.015	0.052	
Gender (female)				-0.149	0.049 ***		
Age (centred, 44)				-0.018	0.002 ***		
Education (secondary)							
	primary			0.022	0.067		
	university			0.022	0.065		
	none			-0.120	0.205		
Income (household equivalised, log, centred: mean)				0.149	0.033 ***		
Household deprivation (0 items)				-0.238	0.018 ***		
Economic strain (no)				0.060	0.060		
Accommodation satisfaction (centred, 8)				0.261	0.012 ***		
Problems with accommodation							
	Space			0.324	0.058 ***		
	Rot			-0.014	0.069		
	Damp			-0.012	0.066		
	No indoor toilet			0.076	0.094		
Occupation (white collar)							
	Agriculture			0.000	0.198		
	Blue collar			0.048	0.069		
	Professional			0.287	0.079 ***		
	Self-employed			0.075	0.098		
	unemployed			-0.696	0.098 ***		
	homemaker			0.077	0.099		
	ill/disabled			-0.760	0.149 ***		
	retired			0.004	0.098		
	in education			-0.109	0.236		
	other			-0.154	0.157		
Working hours (centred, 40)				0.006	0.002 ***		
Time pressures							
	Too much job			-0.108	0.063		
	too little family			-0.154	0.054 ***		
	too little friends			-0.282	0.048 ***		
Work pressures							
	too tired			-0.146	0.063 **		
	clash of responsibilities			-0.046	0.072		
	lack of concentration			-0.386	0.085 ***		
Contact							
	Children			-0.301	0.089 ***		
	Parents			-0.088	0.057		
	Friends			-0.248	0.105 **		
Difficulties with access to health services							
	distance			-0.032	0.064		
	delay in appointments			0.003	0.058		
	waiting time			-0.094	0.057 *		
	costs			-0.060	0.058		
<i>Random Effects</i>							
Level 1		3.013	0.026 ***		1.926	0.043 ***	
Level 2 (intercept)		0.630	0.174 ***		0.073	0.025 ***	
Level 2 (slope)		0.017	0.007 ***		0.005	0.010	
Deviance		106,402			14,432		

Notes:

Reference categories in parenthesis

Empty model: Deviance=107,007; Intercept=7.050; Level 1 variation=3.019; Level 2 variation=0.627; Intraclass correlation =0.17.

Model 2 is stepwise enlarged by blocks of predictors: 1) gender, age, education 2) income, deprivation, economic strain 3) housing, 4) occupation, working hours 5) work life balance issues, 6) social contacts and 7) access to health services.

Deviances for enlarged models are: step 1 (105,090), step 2 (77,932), step 3 (74,742), step 4 (74,214), step 5 (71,017), step 6 (16,938) and step 7 (14,432).

Estimates for explanatory power of model 2: Level 1 36 percent; Level 2 (intercept) 88 per cent; Level 2 (slope) 70 percent.

Source: EQLS 2003. Data weighted according to sampling (wcountry), own calculations.